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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY | |
| Caption in Compliance with D.N.J. LBR 9004-1(b) | |
| Robert N. Braverman, Esquire (RB4093) Law Office of Robert Braverman, LLC 1060 N. Kings Hwy., Suite #333 Cherry Hill, NJ 08034 (856) 348-0115 Attorneys for Debtors, Donald Henley, Jr. and Lorna Henley | |
| In Re: | Case No.: <u>18-30347</u> |
| DONALD HENLEY, JR AND LORNA HENLEY, Debtors | Judge: <u>JNP</u> |
| | Chapter: <u>13</u> |

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. Motion for Relief from the Automatic Stay filed by Bank of America, creditor,

A hearing has been scheduled for 07/23/2019, at 10:00 am.

Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

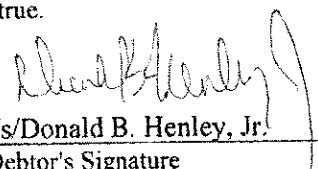
Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

Other (**explain your answer**):

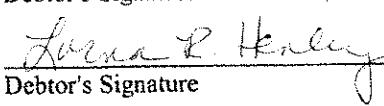
I have the ability to cure the arrears

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: July 10, 2019


/s/Donald B. Henley, Jr.
Debtor's Signature

Date: July 10, 2019


/s/Anna P. Henley
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.